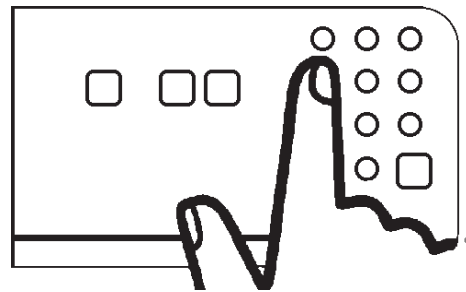
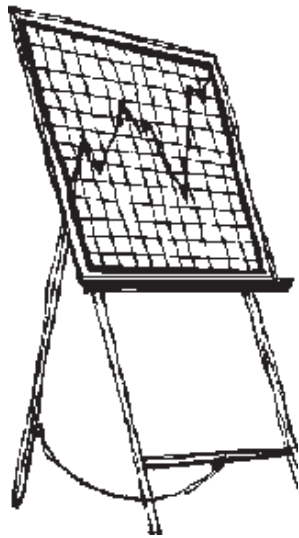


Financial and Statistical Data



Notes to Tables

The financial information was obtained from the NAIC database downloaded on July 9, 2003, for those companies filing electronically with the NAIC and annual statements filed with OCI for those companies not filing electronically with the NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2002, and the results of their 2002 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Limited Service Health Organizations and Hospital Medical Dental Indemnity Plans were combined in 2001 as Other Health Insurers.

Starting in 2002, direct premiums and deposits for life business reported in Tables B and D includes direct premiums written, annuity, deposit, and other consider-

ations and policyholder dividends used for paid-up additions. Direct premiums written reported in Table E excludes dividends, and deposit and other considerations. Direct benefits and dividends paid includes both benefits paid and dividends paid or applied during the year.

Direct premiums written in Table E includes insurers with negative premiums written. This results in premiums written for the 20 ranked insurers in certain lines of business to be greater than all insurers writing that line of business.

All of the amounts in Tables F-I, except ratio amounts, have been rounded to thousands. Ratios in excess of "999" were reported as "999" and ratios less than "0" were reported as "0". Ratio results outside these thresholds are meaningless.

Explanation of Terms Used in Tables

The “**Wisconsin Operations**” columns report the direct premiums and losses for Wisconsin only business for 2002. The “**Nationwide Operations**” columns report the net premiums and losses for all operations for 2002.

“**Direct**” business refers to business for which the insurer issued an insurance policy and accepted the premium. “**Net**” business is direct business plus reinsurance assumed and less reinsurance ceded.

“**Reinsurance**” is the transfer of risk between insurance companies. Almost all direct writing companies use reinsurance to transfer risk. Reinsurance assumed is accepting the risk of other insurers, while reinsurance ceded is transferring the risk to other insurers. Some companies specialize in providing reinsurance to other companies versus writing business directly.

“**Premium Written**” is usually defined as premium billed by fire and casualty companies. Rules of life insurance accounting require reporting premiums actually collected. Premium written is a measure of sales activity in the state for the year.

“**Premium Earned**” is the result of premiums written in the current and previous years, and in some instances, premiums to be written in the future for current coverages. It is approximately the pro-rata portion of the premium charged for each policy for the portion of coverage provided within the calendar year.

“**Losses Incurred**” equals losses paid, plus an estimate at the close of the current year of the amounts to be paid in the future for all unsettled claims as of the financial statement date, less the corresponding estimate made at the end of the prior year. If the estimates were exactly correct, then the incurred losses would be the actual cost of all claims arising from coverage provided during the current year. The estimates would also include amounts for IBNR claims (incurred but not reported). Loss

adjustment expenses are also included in the losses incurred for nationwide operations of Title Companies.

“**Annuity Considerations**” is revenue received for annuity contracts during the year. The amount corresponds to premiums written on insurance contracts.

“**Deposits**” are amounts placed with the insurer that do not incorporate risk from the death or disability of the policyholder and are more comparable to financial or investment instruments than insurance contracts.

“**Other Considerations**” are annuity considerations or other deposits, which are not allocated to a specific policy, but include an insurable risk.

The “**Net Loss Ratio**” is equal to net losses incurred plus net loss adjustment expenses incurred, divided by net premiums earned. The “**Expense Ratio**” is equal to underwriting expenses divided by net premiums written. The loss ratio is determined based on net premiums earned as losses occur randomly throughout the policy term which matches the period the premiums are earned. The expense ratio is determined using net premiums written, because most underwriting expenses (commissions, home office underwriting, and clerical expenses) are incurred at the time the policy is written, not evenly throughout the policy term.

The “**Wisconsin Direct Loss Ratio**” is a pure loss ratio equal to the direct losses incurred divided by the direct premiums earned for Wisconsin business. This ratio does not include Loss Adjustment Expenses. For insurers with small direct premiums earned, this ratio may not be a meaningful representation of their overall operations. Negative losses incurred would result from the company overestimating the cost to settle open claims as of the end of the prior year or the receipt of salvage or other recoveries from claims paid in prior years which were in excess of amounts incurred for the current year claims.

TABLE A
Summary of Insurers Authorized to Write Insurance in Wisconsin
as of December 31, 2002
Counts by Type and Domicile

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
STOCK LIFE AND HEALTH	27	443	470
MUTUAL LIFE AND HEALTH	4	31	35
FRATERNALS	9	43	52
HEALTH MAINTENANCE ORGANIZATIONS	20	0	20
OTHER HEALTH INSURERS	16	0	16
STOCK PROPERTY AND CASUALTY	67	736	803
MUTUAL PROPERTY AND CASUALTY	35	69	104
RECIPROCAL EXCHANGES	0	20	20
TOWN MUTUALS	73	0	73
TOTALS	251	1,342	1,593

TABLE B
2002 Summary of Wisconsin Operations of All Insurers by Type of Company

TYPE OF COMPANY	DIRECT PREMIUMS AND DEPOSITS*
STOCK LIFE AND HEALTH	\$10,840,125,130
MUTUAL LIFE AND HEALTH	1,532,652,312
FRATERNALS	634,918,287
TOTALS	\$13,007,695,729

TYPE OF COMPANY	DIRECT BENEFITS AND DIVIDENDS PAID*
STOCK LIFE AND HEALTH	\$7,007,092,197
MUTUAL LIFE AND HEALTH	1,068,234,843
FRATERNALS	425,196,989
TOTALS	\$8,500,524,029

TYPE OF COMPANY	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 3,940,112,550	\$3,514,711,868	89
OTHER HEALTH INSURERS	400,303,698	327,419,946	82
STOCK PROPERTY AND CASUALTY	3,939,536,212	2,405,972,969	61
MUTUAL PROPERTY AND CASUALTY	2,612,497,958	1,528,858,090	59
RECIPROCAL EXCHANGES	149,159,158	87,815,555	59
TOWN MUTUALS	56,918,884	28,944,150	51
TOTALS	\$11,098,528,460	\$7,893,722,578	71

* See Notes to Tables.

TABLE C
2002 Summary of Nationwide
Financial Operations of Wisconsin Insurers

❖ **LIFE AND HEALTH INSURERS** ❖

ASSETS	\$160,342,353,338
CAPITAL AND SURPLUS	12,681,699,064
NET PREMIUMS AND ANNUITY CONSIDERATIONS	22,010,430,547
NET BENEFITS INCURRED	21,299,202,369
NET INCOME	136,609,949
 DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	 23,621,235,489

❖ **PROPERTY AND CASUALTY INSURERS** ❖

ASSETS	\$ 44,097,671,814
CAPITAL AND SURPLUS	14,851,782,797
NET EARNED PREMIUMS	14,934,245,229
NET LOSSES INCURRED	8,801,679,748
NET INCOME	1,065,480,796
 DIRECT PREMIUMS WRITTEN	 17,261,184,238

❖ **HEALTH MAINTENANCE ORGANIZATIONS** ❖
❖ **AND OTHER HEALTH INSURERS** ❖

ASSETS	\$ 1,228,508,736
CAPITAL AND SURPLUS	506,166,709
NET EARNED PREMIUMS	4,446,488,453
NET LOSSES INCURRED	3,874,885,007
NET INCOME	91,179,874
 DIRECT PREMIUMS WRITTEN	 4,336,169,864

❖ **ALL INSURERS COMBINED** ❖

ASSETS	\$205,668,533,888
CAPITAL AND SURPLUS	28,039,648,570
NET PREMIUMS AND ANNUITY CONSIDERATIONS	22,010,430,547
NET BENEFITS INCURRED	21,299,202,369
NET EARNED PREMIUMS	19,380,733,682
NET LOSSES INCURRED	12,676,564,755
NET INCOME	1,293,270,619
 DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	 45,218,589,591

TABLE D
2002 Summary of Wisconsin Operations
of All Insurers by Line of Insurance

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*		
LIFE INSURANCE			
ORDINARY		\$ 2,063,437,272	
CREDIT		35,234,002	
GROUP		406,292,526	
INDUSTRIAL		5,245,679	
TOTAL		\$ 2,507,980,403	
ANNUITIES		\$ 5,046,723,501	
DEPOSITS		1,130,407,689	
OTHER		1,126,484,382	
BENEFIT TYPE	DIRECT BENEFITS AND DIVIDENDS PAID*		
DIVIDENDS		\$ 583,341,117	
DEATH BENEFITS		1,001,498,059	
ANNUITY BENEFITS		1,477,533,130	
ALL OTHER BENEFITS		3,069,628,872	

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$ 6,741,044,793	\$ 5,783,507,724	86
CREDIT	72,003,746	35,739,419	50
INDIVIDUAL	976,133,610	641,559,828	66
TOTAL	\$ 7,789,182,149	\$ 6,460,806,971	83
MULTIPLE PERIL			
FARMOWNERS	\$ 91,361,551	\$ 50,098,887	55
HOMEOWNERS	581,817,029	363,350,490	62
COMMERCIAL	459,927,799	211,540,189	46
TOTAL	\$ 1,133,106,379	\$ 624,989,566	55
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$ 2,114,866,087	\$ 1,363,537,360	64
COMMERCIAL VEHICLES	505,113,170	302,058,394	60
TOTAL	\$ 2,619,979,257	\$ 1,665,595,754	64

* See Notes to Tables.

TABLE D (continued)

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ALL OTHER LINES			
FIRE	\$ 113,275,673	\$ 60,458,261	53
MEDICAL MALPRACTICE	75,621,233	32,925,267	44
WORKERS COMPENSATION	1,302,983,727	812,752,269	62
OTHER LIABILITY	503,586,255	308,583,286	61
FIDELITY	15,886,100	15,926,802	100
SURETY	32,715,452	-483,777	-1
CREDIT	9,103,877	1,639,667	18
TITLE	121,903,577	3,414,429	3
MORTGAGE GUARANTY	78,153,213	40,017,666	51
ALL OTHER	491,532,748	301,328,631	61
TOTAL	\$ 2,744,761,855	\$ 1,576,562,501	57